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DIVISION OF INSURANCE

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Bulletin 2009-03

TO: Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc., and Health Maintenance Organizations

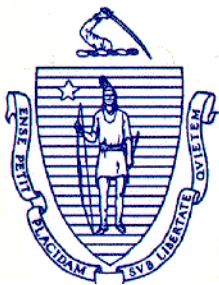
FROM: Nonnie S. Burnes, Commissioner of Insurance

DATE: January 15, 2009

RE: Addendum to "2009 Guide to Health Insurance for People with Medicare"

Attached please find a copy of the "Massachusetts Bulletin for People with Medicare." The Massachusetts Bulletin must be provided along with the "2009 Guide to Health Insurance for People with Medicare" to those people eligible for Medicare pursuant to Massachusetts regulations 211 CMR 42.09(4) and 211 CMR 71.13(2)(d)4.

Questions regarding this bulletin may be directed to Nancy Schwartz, Director, Bureau of Managed Care at the Division of Insurance at (617) 521-7347.



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Executive Office of Elder Affairs
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Massachusetts Bulletin for People with Medicare

Medicare beneficiaries of all ages have choices for getting health and prescription drug coverage. Major health insurance choices include:

- Original Medicare(Parts A and B)
- Original Medicare +Medicare Supplement Insurance(Medigap)
- Medicare Advantage Plans (Medicare Part C)
- Medicare Prescription Drug Coverage (Medicare Part D)
- Prescription Advantage (the state prescription drug assistance program)
- Employer or Union Health Coverage (including retiree health plans)
- MassHealth (Medicaid) (for people with limited income and resources)
- Senior Care Options (SCO) (an option for people with MassHealth)
- PACE (Program of All-inclusive Care for the Elderly)
- Veterans Health Benefits
- Military Benefits(TRICARE)

This Bulletin provides basic information about some of the programs listed above and programs that help people with limited income and resources pay for their health care costs.

If you have employer, union, retiree or other group health coverage, contact the benefits administrator of your health plan for information about coverage and other questions.

If you are a veteran, contact your local veterans agent for information about veterans health care services and TRICARE.

Medicare

Medicare is health insurance that helps pay many health care services and supplies to people:

- age 65 or older,
- under age 65 with certain disabilities, and
- any age with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant)

Medicare has four parts:

- **Medicare Part A (Hospital)** helps cover inpatient care in hospitals, skilled nursing facilities, hospice care, home health care and other services.
- **Medicare Part B (Medical)** helps cover out-patient medically-necessary services like doctor's services, outpatient care, some preventive services, x-rays, tests, physical, occupational and speech therapy, ambulance service, medical supplies and equipment .
- **Medicare Part C (Medicare Advantage Plans)** are sold by private insurers. Medicare Advantage Plans cover Part A and Part B and other services. Some plans include Medicare prescription drug coverage (Part D). See details below.
- **Medicare Part D (Medicare Prescription Drug Coverage)** helps pay for outpatient prescription drugs.

Medicare Options

There are two ways to get Medicare health coverage:

1. **Original Medicare** covers **Part A** and **Part B** services. You can go to any doctor, hospital or other provider that accepts Medicare. Original Medicare is managed directly by Medicare.
People who choose Original Medicare may purchase Medicare Supplement Insurance (Medigap) to cover out-of-pocket costs (gaps) in Original Medicare.
If you want prescription drug coverage, you must choose and join a Medicare Prescription Drug Plan

2. **Medicare Advantage Plans (Part C)**

Medicare Advantage Plans include both Part A and Part B and may cover extra services not covered by Medicare such as vision, hearing, dental, health and wellness programs.

You must have Medicare Part A and Part B and pay the Part B premium. In addition, You usually pay the plan monthly premium, copayments, coinsurance and deductibles. Costs, extra benefits and rules vary by plan.

There are five different types of Medicare Advantage Plans(MAP):

- Preferred Provider Organization (PPO) Plan
- Medicare Health Maintenance Organization (HMO) Plan
- Private Fee-For-Service (PFFS) Plan
- Medical Savings Account (MSA) Plan
- Special Needs Plan (SNP)

Medicare Advantage insurance is not Medicare Supplement Insurance (Medigap). You do not need to buy (or can't buy) a Medigap policy to cover Medicare Advantage Plan out-of-pocket costs.

Medicare Prescription Drug Coverage (Medicare Part D)

Medicare offers prescription drug coverage (Part D) to help pay for prescription drug costs for people with Medicare.

Medicare prescription drug plans are sold by private companies approved by Medicare.

Most Medicare Advantage Plans offer prescription drug coverage (Part D) usually for an extra cost.

People with Medicare who do not join a Medicare prescription drug plan when first eligible, may have to pay a late enrollment penalty (higher premiums).

People with limited income and resources, may be eligible for extra help to pay for Medicare drug plan costs.

Medicare Advantage Plans (Part C) and prescription drug plans (Part D) benefits, formularies, premiums, copayments, coinsurance and rules etc. vary from company to company and from plan to plan.

Medicare enrollees should examine, compare and choose the plan that best works with their health care needs.

For detailed information or help choosing a Medicare health plan or prescription drug coverage contact your regional **SHINE** office at **1-800-AGE-INFO(1-800-243-4636) press 2** (TTY **1-800-872-1066**) or call **1-800-Medicare (1-800-633-4227)** or visit **www.medicare.gov**

Medicare Supplement Insurance (“Medigap”)

A Medigap policy is a health insurance policy sold by private insurance companies to individuals enrolled in the Original Medicare Plan to cover the “gaps” in the Original Medicare Plan. Some Medigap policies also cover benefits that the Original Medicare Plan does not cover. Two standard Medigap policies are offered to Massachusetts residents:

- Medicare Supplement Core
- Medicare Supplement 1

In compliance with Federal regulations, Medicare Supplement 2 which includes prescription drug coverage cannot be sold after December 31, 2005; however, existing members can remain enrolled in Supplement 2 and continue their prescription coverage.

Medicare Supplement Insurance is regulated by federal and state laws

- The Medigap policy must clearly define it as “Medicare Supplement Insurance”. Coverage and text is standard for all insurers.
- Medigap policies are guaranteed renewable and cannot be cancelled unless the beneficiary stops paying the premium or provides false information on the application.
- Medigap insurers cannot refuse to sell a policy, exclude or limit coverage, or require a waiting period before coverage starts due to existing health problems.
- Medigap insurers must offer the same premium (a “community rate”) to all policyholders and cannot charge a different premium based on age or health.

The Massachusetts Division of Insurance monitors insurance companies authorized to sell insurance in Massachusetts. For information and counseling about Medigap, contact your regional **SHINE** office at **1-800-AGE-INFO-(1-800-243-4636)** (TTY: **1-800-872-0166**). For general information visit www.state.ma.us/doi or call the Massachusetts Division of Insurance at 617-521-7794 (Boston), 413-7785-5526 (Springfield) (TTY: 617-521-7490).

Prescription Advantage (State Pharmacy Assistance Program-SPAP)

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Prescription Advantage is a State Pharmacy Assistance Program for seniors and people with disabilities. Prescription Advantage is administered by the Commonwealth of Massachusetts Executive Office of Elder Affairs.

Prescription Advantage is available to Massachusetts residents who are not receiving prescription drug coverage from MassHealth/Medicaid and who are:

- Age 65 or older; and enrolled in a Medicare prescription drug plan (Medicare Part D) or other creditable coverage and must not have a gross household income exceeding 500% of the Federal Poverty Level(FPL).
- Under age 65, have a qualified disability, work no more than 40 hours per month, and meet Prescription Advantage income requirements.

Prescription Advantage benefits:

For people eligible for Medicare...

Prescription Advantage provides supplemental coverage to Medicare prescription drug insurance (Part D). Based on household income, Prescription Advantage may help pay for the Medicare Part D monthly premium, deductible, copayments and provide coverage through the gap. Prescription Advantage also provides an out-of-pocket spending limit.

People not eligible for Medicare...

Prescription Advantage may offer you prescription drug coverage. This coverage has no premium. You will pay a co-payment and quarterly deductible for your prescriptions drugs and you will have an out-of pocket spending limit.

Medicare beneficiaries of all ages who meet the eligibility requirements for Prescription Advantage may join at any time during the year.

For detailed information about Prescription Advantage enrollment and eligibility call **Prescription Advantage Customer Service 1-800-AGE-INFO (1-800-243-4636) press 2 (TTY: 1-800-610-0241)** or visit ww800ageinfo.com

Help for People with Limited Income and Resources

MassHealth (Medicaid)

MassHealth manages health insurance programs for elders, children, low income parents and adults with disabilities. MassHealth pays for all or part of health care costs for seniors and persons of any age needing long-term-care. Several of the programs are outlined below. MassHealth is a joint Federal and state program and is administered by the Massachusetts Executive Office of Health and Human Services.

MassHealth Standard pays for a wide range of health-care benefits and is the only coverage that pays for long-term care services. You may enroll in Standard MassHealth if you are:

- single and your income is not greater than 100%* of the Federal Poverty Level (FPL) and your assets do not exceed \$2,000
- married and your combined marital income is not greater than 100%* of the FPL and your combined assets do not exceed \$3,000.

MassHealth Standard for people aged 65 or older who need personal care attendant (PCA) services

You may enroll into Standard MassHealth if you are 65 or older and need PCA services if you are:

- single and your income is not greater than 133%* of the FPL and your assets do not exceed \$2,000.
- married and your combined marital income is not greater than 133%* of the FPL and your combined assets do not exceed \$3,000.

PACE (Program for All-Inclusive Care for the Elderly)

PACE combines medical, social, and long-term care services and prescription drug coverage for frail elderly and disabled people. Services are provided by PACE-authorized health centers. This program allows people who need nursing home-level care to remain in the community.

The PACE program health-care program sponsored by the Centers for Medicare and Medicaid Services and the Commonwealth of Massachusetts Division of Medical Assistance.

Medicaid Waiver Program

The Medicaid Waiver Program or Frail Elder Waiver Program is available through the Massachusetts Home Care Program.

For more information about eligibility and to find out if you live in a designated service area call the **MassHealth Enrollment Center at 800-408-1253 (TTY: 1-800-231-5698)**

SCO (Senior Care Options)

MassHealth Senior Care Options (SCO) is a coordinated health plan that combines Medicare and Medicaid health care services with social support services to help elders maintain their health and live in the community as long as possible. SCO is also available to elders residing in long-term care facilities.

SCO covers all of the services covered by MassHealth. Medicare services are also covered for people with Medicare.

For more information call **MassHealth Senior Care Options (SCO) at 1-888-885-0484 (TTY: 1-888-821-5225)** or visit www.state.ma.us/masshealth

“Extra Help” to pay for Prescription Drug Coverage (Part D)

“Extra Help”(also called low-income subsidy) is available from Medicare to help pay prescription drug costs if the person’s yearly income and resources are below certain limits (adjusted annually) and the person is enrolled in a Medicare prescription drug plan.

“Extra Help” includes:

- Help paying the Medicare drug plan monthly premium
- Help paying the yearly deductible
- Help paying coinsurance and copayments for prescription drugs that are on the person’s plan formulary
- Exclusion from the “no coverage gap”

For more information and qualifications for “Extra Help” call Social Security at 1-800-772-1213 or visit www.socialsecurity.gov or contact your regional **SHINE** office at **1-800-AGE-INFO (1-800-243-4636)** press 3

MassHealth Buy-In Programs

MassHealth Buy-in Programs (also called Medicare Savings Programs) are federal programs that help pay for Medicare premiums, deductibles and copayments for Medicare beneficiaries with limited income and resources.

For more information call at **MassHealth 1-800-841-2900**

Directory

Massachusetts Elder Service Connections

To directly connect with elder services in your area call

1-800-AGE-INFO(1-800-243-4636)

press or say:

- to connect to your local elder service agency or caregiver program **1**
- to connect to Prescription Advantage-state prescription drug program **2**
- to connect to your regional SHINE Program **3**
- to report elder abuse, neglect or financial exploitation **4**
- for all other matters **5**

MassHealth

Customer Service 1-800-841-2900

www.mass.gov/masshealth

TTY: 800-497-4648

MassHealth provides a wide range of health care services that pay for all or part of the health care cost for elders with limited income and resources. Contact MassHealth for information about their health care programs including MassHealth Standard and Medicare Savings Programs.

MassHealth Senior Care Options (SCO)

1-888-885-0484

www.mass.gov/masshealth

TTY: 1-888-821-5225

A health plan that combines Medicare and Medicaid services with social support services that helps seniors maintain their health and continue to live in their own homes.

Massachusetts Division of Insurance

Boston 617-521-7794

www.state.ma.us/doi

Springfield 413-785-5526

TTY: 617-521-7490

DOI regulates insurance companies authorized to sell insurance in Massachusetts, reviews insurance contracts, forms and rates to ensure compliance with Massachusetts regulations, and investigates consumer complaints against insurance companies, brokers, agents and other licensees.

Protective Services

Elder Abuse Hotline 1-800-922-2275

Protective Services provide services to eliminate or alleviate abuse of elders. Community agencies and case workers coordinate and provide a variety of health, mental health, legal and social services. To report elder abuse, call the Elder Abuse Hotline 24-hours a day, 7 days a week.

Office of the Massachusetts Attorney General**Hotline 1-888-830-6277**www.ago.state.ma.us

The Attorney General's Hotline staff answers questions and assists with consumer complaints for all types of insurance. The Attorney General's Office mediates problems and provides educational materials.

MassPRO (Heath Quality Improvement Organization)**Helpline 1-800-252-5533**www.masspro.org

MassPRO contracts with Medicare as a Quality Improvement Organization (QIO) that oversees and improves the care given to Medicare patients. MassPro processes appeals for Medicare patients and reviews Medicare beneficiary medical quality of care complaints.

Massachusetts Medicare Advocacy Project (MAP)**1-800-323-3205**

MAP provides Medicare beneficiaries free legal advice and legal representation for appealing medical decisions made by Medicare providers in both fee-for-service Medicare and Medicare HMOs and for other insurance programs.

Medicare Helpline (24 hours a day, 7 days a week)**1-800-MEDICARE**www.medicare.gov**(1-800-633-4227)**

For help with questions about Medicare and to order Medicare publications

MassMedLine**1-866-633-1617**www.massmedline.com

MassMedLine provides prescription medication information and help to Massachusetts residents applying for prescription drug assistance programs. MassMedLine is staffed by pharmacy professionals. MassMedLine is service of the Massachusetts College of Pharmacy and Sciences and the Massachusetts Executive Office of Elder Affairs.

Social Security Administration**1-800-772-1213**www.socialsecurity.gov

Contact Social Security to enroll in Social Security, SSI, SSDI and Medicare, or to report a change in address or income, or to replace a lost Medicare card.

SHINE Health Insurance Counseling Program**1-800-AGE -INFO press 3**www.mass.gov**(1-800-243-4636)**

SHINE provides free health insurance information, counseling, and assistance and Massachusetts residents with Medicare and their caregivers.

SHINE Bulletin January 2009





**Standard Medigap Plans
Available in Massachusetts
in 2009**

Comparison of Plans	Core	Supplement 1
Basic Benefits Included In All Plans:		
Hospitalization Part A Co-payments		
Days 61 - 90: \$267 per day	X	X
Days 91-150: \$534 per day	X	X
365 Additional Lifetime Hospital days - Paid in full	X	X
Part B Coinsurance -		
Coverage of coinsurance, in most cases, 20% of approved amount	X	X
Parts A and B Blood First 3 pints	X	X
Additional Benefits	Core	Supplement 1
Part A Deductible for Hospital Days 1 - 60		X
\$1068 per benefit period		
Skilled Nursing Facility Coinsurance		X
Days 21-100 - \$133.50 per day		
Part B Annual Deductible - \$135		X
Foreign Travel - For Medicare-covered services needed while traveling abroad.		X
Inpatient Days in Mental Health Hospitals In addition to Medicare's coverage of 190 lifetime days and less any days previously covered by plan in same benefit period	60 days per calendar year	120 days per benefit period

**Medicare Supplement Plans
Offered in Massachusetts
in 2009**

Medigap Carriers Please note that rates may change in 2009	Medicare Supplement Core	Medicare Supplement 1
Bankers Life and Casualty Company 1-800-231-9150 to find an agent 1-800-621-3724 general information www.bankerslife.com (continuous open enrollment)	<p style="text-align: center;">\$97.47</p> <p style="text-align: center;">Effective March 15, 2009</p> <p style="text-align: center;">\$114.84</p>	<p style="text-align: center;">\$191.38</p> <p style="text-align: center;">Effective March 15, 2009</p> <p style="text-align: center;">\$207.56</p>
Blue Cross & Blue Shield of MA (Medex™) 1-800-678-2265 sales/apps 1-800-258-2226 member services 1-800-522-1254 (TDD) www.bluecrossma.com (continuous open enrollment)	<p style="text-align: center;">\$86.30</p>	<p style="text-align: center;">\$162.97</p>
Humana Insurance Company 1-800-872-7294 sales/apps 1-800-866-0581 member services 1-800-833-3301 (TDD) www.humana-medicare.com (continuous open enrollment)	<p style="text-align: center;">\$107.00</p>	<p style="text-align: center;">\$167.00</p>
United HealthCare™ Insurance Company <u>Only for members of AARP</u> <u>(American Association of</u> <u>Retired Persons)</u> 1-800-523-5800 (continuous open enrollment)	<p style="text-align: center;">\$124.00</p>	<p style="text-align: center;">\$177.00</p>

**Medicare Advantage Plans
Offered in Massachusetts
in 2009**

Company	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
AARP P.O. Box 459008 Sunrise, FL 33345 1-800-547-5514	Medicare Complete Plus	HMO	\$0.00	Yes	Plan Doctors Only (some exceptions)	Middlesex Suffolk
	Medicare Complete Choice	PPO	\$0.00	Yes	Any Doctor	Barnstable Berkshire Bristol Dukes Essex Franklin Hampden Hampshire Middlesex Nantucket Norfolk Plymouth Suffolk Worcester
Advantra Freedom P.O. Box 690 Mahwah, NJ 07430 1-800-711-1607	Freedom 1	PFFS	\$96.00	No	Any Willing Doctor	Dukes Franklin Hampshire
	Freedom 2	PFFS	\$0.00	No	Any Willing Doctor	Dukes Franklin Hampshire
	Freedom 2	PFFS	\$35.00	No	Any Willing Doctor	Worcester
	Freedom 3	PFFS	\$0.00	No	Any Willing Doctor	Bristol Essex Hampden Middlesex Norfolk Plymouth Suffolk
	Freedom 3	PFFS	\$23.00	No	Any Willing Doctor	Worcester
	Freedom 5	PFFS	\$34.00	Yes	Any Willing Doctor	Bristol Essex Hampden Middlesex Norfolk Plymouth Suffolk

	Freedom 5	PFFS	\$0.00	Yes	Any Willing Doctor	Dukes Franklin Hampshire
	Freedom 5 Plus Gap	PFFS	\$0.00	Yes	Any Willing Doctor	Dukes Franklin Hampshire
	Freedom 5 Plus OTC	PFFS	\$27.00	Yes	Any Willing Doctor	Bristol Essex Hampden Middlesex Norfolk Plymouth Suffolk
	Advantra Savings Plan 1 or 3	MSA	\$0.00	No	Any Doctor	Bristol Dukes Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk
Aetna 151 Farmington Ave Hartford, CT 06156 1-800-455-1560	Medicare Open Standard Plan	PFFS	\$107.00	No	Any Willing Doctor	Berkshire
	Medicare Open Standard Plan w/ Rx	PFFS	\$139.00	Yes	Any Willing Doctor	Berkshire
	Medicare Open Basic Plan	PFFS	\$35.00	No	Any Willing Doctor	Berkshire
	Medicare Open Basic Plan w/Rx	PFFS	\$62.00	Yes	Any Willing Doctor	Berkshire
Blue Cross Blue Shield of Massachusetts P. O. Box 9201 North Quincy, MA 02171 1-800-678-2265	Blue Medicare PFFS PlusRx	PFFS	\$40.00	Yes	Any Willing Doctor	Barnstable Berkshire Bristol Dukes Essex Franklin Hampden Hampshire Middlesex Nantucket Norfolk Plymouth Suffolk Worcester

	Medicare HMO Blue PlusRx	HMO	\$119.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare HMO Blue PremierRx	HMO	\$173.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare PPO Blue PlusRx	PPO	\$126.00	Yes	Any Doctor	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare PPO Blue PremierRx	PPO	\$180.00	Yes	Any Doctor	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester

CIGNA Medicare Access P.O. Box 696016 San Antonio, TX 78269 1-800-577-9409	CIGNA Medicare Access Plan One	PFFS	\$70.00	No	Any Willing Doctor	Bristol Dukes Essex Middlesex Norfolk Plymouth Worcester
	CIGNA Medicare Access Plan One	PFFS	\$0.00	No	Any Willing Doctor	Franklin Suffolk
	CIGNA Medicare Access Plan One	PFFS	\$40.00	No	Any Willing Doctor	Hampden
	CIGNA Medicare Access Plan One	PFFS	\$20.00	No	Any Willing Doctor	Hampshire
	CIGNA Medicare Access Plus RX Plan Two	PFFS	\$95.00	Yes	Any Willing Doctor	Bristol Dukes Essex Middlesex Norfolk Plymouth Worcester
	CIGNA Medicare Access Plus RX Plan Two	PFFS	\$25.00	Yes	Any Willing Doctor	Franklin Suffolk
	CIGNA Medicare Access Plus RX Plan Two	PFFS	\$65.00	Yes	Any Willing Doctor	Hampden
	CIGNA Medicare Access Plus RX Plan Two	PFFS	\$45.00	Yes	Any Willing Doctor	Hampshire
	CIGNA Medicare Access Plan Three	PFFS	\$125.00	No	Any Willing Doctor	Bristol Dukes Essex Middlesex Norfolk Plymouth Worcester
	CIGNA Medicare Access Plan Three	PFFS	\$55.00	No	Any Willing Doctor	Franklin Suffolk
	CIGNA Medicare Access Plan Three	PFFS	\$95.00	No	Any Willing Doctor	Hampden
	CIGNA Medicare Access Plan Three	PFFS	\$75.00	No	Any Willing Doctor	Hampshire
	CIGNA Medicare Access Plus RX Plan Four	PFFS	\$100.00	Yes	Any Willing Doctor	Franklin Suffolk

	CIGNA Medicare Access Plus RX Plan Four	PFFS	\$140.00	Yes	Any Willing Doctor	Hampden
	CIGNA Medicare Access Plus RX Plan Four	PFFS	\$120.00	Yes	Any Willing Doctor	Hampshire
Evercare Health Plan 275 Grove Street Suite 3-120 Auburndale, MA 02466 1-888-834-3721	Evercare Plan IP (institutional)	SNP	\$30.70	Yes	Any Doctor	Bristol Essex Hampden Middlesex Norfolk Plymouth Suffolk Worcester
	Evercare Plan MP (chronic or disabling condition)	SNP	\$0.00	Yes	Any Doctor	Bristol Essex Hampden Middlesex Norfolk Plymouth Suffolk Worcester
Fallon Community Health Plan One Chestnut Place 10 Chestnut Street Worcester, MA 01608 1-888-377-1980	Fallon Senior Plan Plus	HMO	\$132.00	No	Plan Doctors Only	Franklin Hampden Middlesex Worcester
	Fallon Senior Plan Plus Basic Rx	HMO	\$160.00	Yes	Plan Doctors Only	Franklin Hampden Middlesex Worcester
	Fallon Senior Plan Plus Enhanced Rx	HMO	\$160.00	Yes	Plan Doctors Only	Franklin Hampden Middlesex Worcester
	Fallon Senior Plan Preferred Enhanced Rx	PPO	\$120.00	Yes	Any Doctor	Franklin Middlesex Worcester
	Fallon Senior Plan Saver	HMO	\$0.00	No	Plan Doctors Only	Franklin Hampden Middlesex Worcester
	Fallon Senior Plan Saver Basic Rx	HMO	\$28.00	Yes	Plan Doctors Only	Franklin Hampden Middlesex Worcester

	Fallon Senior Plan Saver Enhanced Rx	HMO	\$28.00	Yes	Plan Doctors Only	Franklin Hampden Middlesex Worcester
	Fallon Senior Plan Standard	HMO	\$72.00	No	Plan Doctors Only	Franklin Hampden Middlesex Worcester
	Fallon Senior Plan Standard Basic Rx	HMO	\$100.00	Yes	Plan Doctors Only	Franklin Hampden Middlesex Worcester
	Fallon Senior Plan Standard Enhanced Rx	HMO	\$100.00	Yes	Plan Doctors Only	Franklin Hampden Middlesex Worcester
Fresenius Medical Care Health Plan 4888 Loop Central Drive, Suite 300 Houston, TX 77081 1-866-307-3625	Fresenius Medical Care Health Plan	Demo SNP	\$0.00	No	Any Doctor	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
Harvard Pilgrim Health Care 93 Worcester Street Wellesley, MA 02481 1-800-779-7723	Freedom - Drug	PFFS	\$54.10	Yes	Any Willing Doctor	Barnstable Dukes Franklin Hampden Hampshire
	Freedom - Drug	PFFS	\$73.40	Yes	Any Willing Doctor	Bristol Plymouth
	Freedom - Drug	PFFS	\$54.90	Yes	Any Willing Doctor	Essex Middlesex Norfolk Suffolk
	Freedom – No Drug	PFFS	\$29.20	No	Any Willing Doctor	Barnstable Dukes Franklin Hampden Hampshire
	Freedom – No Drug	PFFS	\$97.70	No	Any Willing Doctor	Berkshire Nantucket Worcester

	Freedom – No Drug	PFFS	\$42.00	No	Any Willing Doctor	Bristol Plymouth
	Freedom – No Drug	PFFS	\$29.70	No	Any Willing Doctor	Essex Middlesex Norfolk Suffolk
	Freedom Plus - Drug	PFFS	\$104.50	Yes	Any Willing Doctor	Barnstable Dukes Franklin Hampden Hampshire
	Freedom Plus - Drug	PFFS	\$114.10	Yes	Any Willing Doctor	Bristol Plymouth
	Freedom Plus - Drug	PFFS	\$121.10	Yes	Any Willing Doctor	Essex Middlesex Norfolk Suffolk
Health Net 1230 W. Washington St., Tempe, AZ 85281 1-800-200-0410	Health Net Pearl CA Option 4	PFFS	\$129.00	No	Any Willing Doctor	Barnstable Bristol Essex Middlesex
	Health Net Pearl CA Option 3	PFFS	\$109.00	No	Any Willing Doctor	Franklin Hampden Hampshire Suffolk
	Health Net Pearl CA Option 2	PFFS	\$49.00	No	Any Willing Doctor	Barnstable Bristol Essex Middlesex
	Health Net Pearl CA Option 1	PFFS	\$29.00	No	Any Willing Doctor	Franklin Hampden Hampshire Suffolk
Health New England One Monarch Place Springfield, MA 01144 1-413-787-0010	HNE Medicare Basic No RX	HMO	\$0.00	No	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Basic RX	HMO	\$38.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Basic RX Enhanced	HMO	\$56.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Plus No RX	HMO	\$35.00	No	Plan Doctors Only	Franklin Hampden Hampshire

	HNE Medicare Plus RX	HMO	\$73.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Plus RX Enhanced	HMO	\$91.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Premium No RX	HMO	\$66.00	No	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Premium RX	HMO	\$103.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Premium RX Enhanced	HMO	\$121.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
Humana Insurance Company 500 West Main Street, Louisville, KY 40202 1-800-833-2312	Humana Gold Choice PFFS H1804-254	PFFS	\$98.00	Yes	Any Willing Doctor	Berkshire Franklin Hampden Hampshire
	Humana Gold Choice PFFS H1804-256	PFFS	\$41.00	Yes	Any Willing Doctor	Berkshire Franklin Hampden Hampshire
Secure Horizons 13621 NW 12th St Sunrise, FL 33323 1-800-555-5757	Medicare Direct Plan 5	PFFS	\$0.00	No	Any Willing Doctor	Dukes Franklin Hampden Hampshire
	Medicare Direct Plan 56	PFFS	\$0.00	Yes	Any Willing Doctor	Dukes Franklin Hampden Hampshire
Universal American P.O. Box 742528 Houston, TX 77274 1-800-996-8867	Today's Options Premier	PFFS	\$99.00	No	Any Willing Doctor	Barnstable Berkshire Nantucket Worcester
	Today's Options Premier	PFFS	\$84.00	No	Any Willing Doctor	Bristol Middlesex Norfolk Plymouth
	Today's Options Premier	PFFS	\$29.00	No	Any Willing Doctor	Dukes Franklin
	Today's Options Premier	PFFS	\$69.00	No	Any Willing Doctor	Essex Hampden Suffolk

	Today's Options Premier	PFFS	\$49.00	No	Any Willing Doctor	Hampshire
	Today's Options Premier Powered by CCRx	PFFS	\$139.10	Yes	Any Willing Doctor	Barnstable Berkshire Nantucket Worcester
	Today's Options Premier Powered by CCRx	PFFS	\$124.10	Yes	Any Willing Doctor	Bristol Middlesex Norfolk Plymouth
	Today's Options Premier Powered by CCRx	PFFS	\$70.10	Yes	Any Willing Doctor	Dukes Franklin
	Today's Options Premier Powered by CCRx	PFFS	\$109.10	Yes	Any Willing Doctor	Essex Hampden Suffolk
	Today's Options Premier Powered by CCRx	PFFS	\$93.10	Yes	Any Willing Doctor	Hampshire
	Today's Options Value	PFFS	\$55.00	No	Any Willing Doctor	Barnstable Berkshire Nantucket Worcester
	Today's Options Value	PFFS	\$40.00	No	Any Willing Doctor	Bristol Middlesex Norfolk Plymouth
	Today's Options Value	PFFS	\$0.00	No	Any Willing Doctor	Dukes Franklin
	Today's Options Value	PFFS	\$25.00	No	Any Willing Doctor	Essex Hampden Suffolk
	Today's Options Value	PFFS	\$10.00	No	Any Willing Doctor	Hampshire
	Today's Options Value Powered by CCRx	PFFS	\$74.90	Yes	Any Willing Doctor	Barnstable Berkshire Nantucket Worcester
	Today's Options Value Powered by CCRx	PFFS	\$59.90	Yes	Any Willing Doctor	Bristol Middlesex Norfolk Plymouth
	Today's Options Value Powered by CCRx	PFFS	\$20.00	Yes	Any Willing Doctor	Dukes Franklin

	Today's Options Value Powered by CCR _x	PFFS	\$44.90	Yes	Any Willing Doctor	Essex Hampden Suffolk
	Today's Options Value Powered by CCR _x	PFFS	\$29.90	Yes	Any Willing Doctor	Hampshire
Tufts Health Plan 705 Mt Auburn Street Watertown, MA 02471 1-800-254-2475	Medicare Preferred HMO Basic	HMO	\$0.00	No	Plan Doctors Only	Barnstable Bristol Essex Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare Preferred HMO Basic RX	HMO	\$21.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare Preferred HMO Basic Rx Plus	HMO	\$37.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare Preferred HMO Prime	HMO	\$72.00	No	Plan Doctors Only	Barnstable Bristol Hampden Hampshire Middlesex Norfolk Plymouth
	Medicare Preferred HMO Prime	HMO	\$96.00	No	Plan Doctors Only	Essex Suffolk Worcester

	Medicare Preferred HMO Prime RX	HMO	\$93.00	Yes	Plan Doctors Only	Barnstable Bristol Hampden Hampshire Middlesex Norfolk Plymouth
	Medicare Preferred HMO Prime RX	HMO	\$117.00	Yes	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Prime RX Plus	HMO	\$109.00	Yes	Plan Doctors Only	Barnstable Bristol Hampden Hampshire Middlesex Norfolk Plymouth
	Medicare Preferred HMO Prime Rx Plus	HMO	\$133.00	Yes	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Value	HMO	\$42.00	No	Plan Doctors Only	Barnstable Bristol Hampden Hampshire Middlesex Norfolk Plymouth
	Medicare Preferred HMO Value	HMO	\$58.00	No	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Prime Value RX	HMO	\$63.00	Yes	Plan Doctors Only	Barnstable Bristol Hampden Hampshire Middlesex Norfolk Plymouth
	Medicare Preferred HMO Prime Value RX	HMO	\$79.00	Yes	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Value RX Plus	HMO	\$79.00	Yes	Plan Doctors Only	Barnstable Bristol Hampden Hampshire Middlesex Norfolk Plymouth

	Medicare Preferred HMO Value Rx Plus	HMO	\$95.00	Yes	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred PFFS Basic	PFFS	\$45.00	No	Any Willing Doctor	Barnstable Berkshire Bristol Dukes Essex Franklin Hampden Hampshire Middlesex Nantucket Norfolk Plymouth Suffolk Worcester
	Medicare Preferred PFFS Basic RX	PFFS	\$66.00	Yes	Any Willing Doctor	Barnstable Berkshire Bristol Dukes Essex Franklin Hampden Hampshire Middlesex Nantucket Norfolk Plymouth Suffolk Worcester
	Medicare Preferred PFFS Basic RX Plus	PFFS	\$82.00	Yes	Any Willing Doctor	Barnstable Berkshire Bristol Dukes Essex Franklin Hampden Hampshire Middlesex Nantucket Norfolk Plymouth Suffolk Worcester

	Medicare Preferred PFFS Prime	PFFS	\$92.00	No	Any Willing Doctor	Barnstable Berkshire Bristol Dukes Franklin Hampden Hampshire Middlesex Nantucket Norfolk Plymouth
	Medicare Preferred PFFS Prime	PFFS	\$107.00	No	Any Willing Doctor	Essex Suffolk Worcester
	Medicare Preferred PFFS Prime Rx	PFFS	\$113.00	Yes	Any Willing Doctor	Barnstable Berkshire Bristol Dukes Franklin Hampden Hampshire Middlesex Nantucket Norfolk Plymouth
	Medicare Preferred PFFS Prime Rx	PFFS	\$128.00	Yes	Any Willing Doctor	Essex Suffolk Worcester
	Medicare Preferred PFFS Prime Rx Plus	PFFS	\$129.00	Yes	Any Willing Doctor	Barnstable Berkshire Bristol Dukes Franklin Hampden Hampshire Middlesex Nantucket Norfolk Plymouth
	Medicare Preferred PFFS Prime Rx Plus	PFFS	\$144.00	Yes	Any Willing Doctor	Essex Suffolk Worcester

	Medicare Preferred PPO	PPO	\$87.00	No	Any Doctor	Barnstable Bristol Essex Hampden Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare Preferred PPO RX	PPO	\$108.00	Yes	Any Doctor	Barnstable Bristol Essex Hampden Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare Preferred PPO RX Plus	PPO	\$124.00	Yes	Any Doctor	Barnstable Bristol Essex Hampden Middlesex Norfolk Plymouth Suffolk Worcester
Unicare P.O. Box 9092 Oxnard, CA 93031 1-888-949-5384	Security Choice Classic	PFFS	\$0.00	No	Any Willing Doctor	Dukes Franklin Hampden Hampshire Suffolk
	Security Choice Essential	PFFS	\$0.00	No	Any Willing Doctor	Berkshire Bristol Essex Middlesex Norfolk Plymouth Worcester
	Security Choice Essential Plus	PFFS	\$35.00	Yes	Any Willing Doctor	Berkshire Bristol Essex Middlesex Norfolk Plymouth Worcester

	Security Choice Plus	PFFS	\$0.00	Yes	Any Willing Doctor	Dukes Franklin Hampden Hampshire Suffolk
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HMO = Health Maintenance Organization A type of plan in which you can only go to doctors, hospitals and other providers that belong to the plan network, except in an emergency.

MSA = Medical Savings Account A plan that has two parts. The first part is a high-deductible Medicare Advantage MSA Health Plan. This health plan won't begin to pay covered costs until you have met the annual deductible, which varies by plan. The second part is a Medical Savings Account into which Medicare deposits money that you may use to pay health care costs.

PPO = Preferred Provider Organization A type of plan in which you pay less if you use doctors, hospitals, and other providers that belong to the plan network. You can use doctors, hospitals, and other providers outside of the network for an additional cost.

PFFS = Private Fee for Service A type of Medicare Health Plan in which you may go to any Medicare-approved doctor or hospital that accepts the plan's payment. The insurance plan, rather than the Medicare Program, decides how much it will pay and how much you will pay for the services you have. Under this type of plan you may pay more or less for Medicare-covered benefits and you may have extra benefits that Original Medicare Plan doesn't cover.

SCO = Senior Care Option A voluntary program that combines health care services with social support services to help low-income seniors maintain their health and stay in their own homes. With SCO, a team of medical professionals works together to provide you with care that is individually tailored to meet your needs. You must be 65 years of age or older and eligible for MassHealth (Medicaid) to join; you may also have Medicare.

SNP = Special Needs Plan A special type of Medicare Advantage Plan that provides all Medicare Part A and Part B health care and services to people who can benefit the most from things like special care for chronic illnesses, care management of multiple diseases, and focused care management. These plans may limit membership to people in certain institutions (like a nursing home), eligible for both Medicare and Medicaid, or with certain chronic or disabling conditions.

**Medicare Prescription Drug Plans
Offered in Massachusetts
in 2009**

Company	Prescription Drug Plan	Monthly Premium	Annual Deductible	Customer Service Phone Number
Aetna Medicare 980 Jolly Road Blue Bell, PA 19422	• Aetna Medicare Rx Essentials	\$31.80	\$195	Phone: 1-800-455-1560 TTY: 1-800-628-3323
	• Aetna Medicare Rx Plus	\$65.10	\$0	
	• Aetna Medicare Rx Premier	\$111.30	\$0	
Blue Cross Blue Shield of Massachusetts P.O. Box 34160 Louisville, KY 40232	• Blue MedicareRx Value	\$41.70	\$295	Phone: 1-866-832-9702 TTY: 1-866-552-6288
	• Blue MedicareRx Value Plus	\$43.30	\$0	
	• Blue MedicareRx Premier	\$80.90	\$0	
Bravo Health 3601 O'Donnell Street Baltimore, MD 21224	• Bravo Rx	\$30.20	\$295	Phone: 1-877-7252 TTY: 1-800-964-2561
CIGNA Medicare Rx P.O. Box 269005 Weston, FL 33326	• CIGNA Medicare RX Plan One	\$30.60	\$295	Phone: 1-800-735-1459 TTY: 1-800-322-1210
	• CIGNA Medicare Rx Plan Two	\$42.80	\$0	
	• CIGNA Medicare Rx Plan Three	\$79.60	\$0	
Coventry AdvantraRx 2222 Ewing Rd. Moon Township, PA 15108	• AdvantraRx Value	\$25.30	\$0	Phone: 1-800-882-3822 TTY: 1-888-788-4010
	• AdvantraRx Premier	\$43.60	\$0	
	• AdvantraRx Premier Plus	\$59.20	\$0	

Envision RxPlus 2181 Aurora Road Suite 201 Twinsburg, OH 44087	<ul style="list-style-type: none"> • Envision Rx Plus Silver 	\$31.00	\$295	Phone: 1-866-250-2005
	<ul style="list-style-type: none"> • Envision RX Plus Gold 	\$68.80	\$0	TTY: 1-866-763-9630
First Health Part D 2222 Ewing Road Moon Township, PA 15108	<ul style="list-style-type: none"> • First Health Part D Secure 	\$19.40	\$175	Phone: 1-800-588-3322
	<ul style="list-style-type: none"> • First Health Part D Premier 	\$28.40	\$0	TTY: 1-888-788-4010
Health Net 950 N. Finance Center Drive Tucson, AZ 85710	<ul style="list-style-type: none"> • Health Net Orange Option 1 	\$31.70	\$295	Phone: 1-800-606-3604
	<ul style="list-style-type: none"> • Health Net Orange Option 2 	\$46.20	\$0	TTY: 1-800-929-9955
Health Spring Prescription Drug Plan 601 Mainspring Rd Nashville, TN 37228	<ul style="list-style-type: none"> • Health Spring Prescription Drug Plan – Reg 2 	\$29.10	\$295	Phone: 1-800-331-6293 TTY: 1-866-845-7230
Humana Insurance Company 500 West Main Street Louisville, KY 40202	<ul style="list-style-type: none"> • Humana PDP Standard S5884-061 	\$41.40	\$295	Phone: 1-800-706-0872 TTY: 1-877-833-4486
	<ul style="list-style-type: none"> • Humana PDP Enhanced S5884-002 	\$39.30	\$0	
	<ul style="list-style-type: none"> • Humana PDP Complete S5884-031 	\$96.10	\$0	

Medco Medicare Prescription Plan P.O. Box 630246 Irving, TX 75063	<ul style="list-style-type: none"> • Medco Value • Medco Choice • Medco Access 	\$28.20 \$46.40 \$69.00	\$295 \$0 \$0	Phone: 1-800-758-3605 TTY: 1-800-716-3231
Pennsylvania Life Insurance Company P.O. Box 1232 Pensacola, FL 32591	<ul style="list-style-type: none"> • PrescribaRx Bronze • PrescribaRx Gold • PrescribaRx Platinum 	\$30.40 \$39.20 \$73.30	\$295 \$0 \$0	Phone: 1-800-807-9990 TTY: 1-800-777-9083
Rx America 221 N. Charles Lindbergh Drive SLC, UT 84116	<ul style="list-style-type: none"> • Advantage Star Plan • Advantage Freedom Plan 	\$30.00 \$40.70	\$295 \$0	Phone: 1-800-429-6686
SilverScript Insurance Company P.O. Box 52067 Phoenix, AZ 85072	<ul style="list-style-type: none"> • SilverScript Value • SilverScript Plus • Silver Script Complete 	\$28.30 \$50.60 \$70.10	\$295 \$0 \$0	Phone: 1-866-552-6106 TTY: 1-866-552-6288
Sterling Life Insurance Company 2219 Rimland Drive P.O. Box 1917 Bellingham, WA 98227	<ul style="list-style-type: none"> • Sterling Rx 	\$37.00	\$295	Phone: 1-888-909-1713 TTY: 1-888-858-8567

Unicare P.O. Box 9092 Oxnard, CA 93031	<ul style="list-style-type: none"> Medicare RX Rewards Standard 	\$30.40	\$295	Phone: 1-866-892-5334 TTY: 1-800-297-1538
United American Insurance Company 3700 S. Stonebridge Drive McKinney, TX 75070	<ul style="list-style-type: none"> UA Medicare Part D Rx Coverage – Silver Plan UA Medicare Part D Prescription Drug Coverage 	\$36.90 \$41.00	\$180 \$0	Phone: 1-866-299-3406 (Silver Plan) 1-866-524-4169 (Part D Prescription Drug Coverage) TTY: 1-866-524-4170
United HealthCare Insurance Company P.O. Box 29300 Hot Springs, AR 71903	<ul style="list-style-type: none"> AARP Medicare Rx – Saver 	\$26.30	\$295	Phone: 1-800-745-0922 TTY: 1-877-730-4192
	<ul style="list-style-type: none"> AARP Medicare Rx Preferred 	\$38.50	\$0	Phone: 1-888-867-5564 TTY: 1-877-730-4192
	<ul style="list-style-type: none"> AARP Medicare Rx Plan Enhanced 	\$81.90	\$0	TTY: 1-877-730-4192
United HealthCare Insurance Company P.O. Box 29350 Hot Springs, AR 71903	<ul style="list-style-type: none"> United Health Rx Basic 	\$39.90	\$0	Phone: 1-888-867-5561 TTY: 1-877-730-4203
Universal American P.O. Box 5201 Rensselaer, NY 12144	<ul style="list-style-type: none"> Community CCRx Basic 	\$32.10	\$295	Phone: 1-866-684-5040 TTY: 1-866-644-5351
WellCare 8735 Henderson Blvd Tampa, FL 33634	<ul style="list-style-type: none"> WellCare Classic WellCare Signature 	\$31.90 \$35.70	\$295 \$0	Phone: 1-888-423-5252 TTY: 1-888-5252